

IN RE:

JEREMY J. FECKO
JULIE N. FECKO
Debtor(s)Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:17-70625 JAD

Chapter 13

Related to ECF No. 162

DEFAULT O/E JAD

ORDER OF COURT

AND NOW, this 7th day of February, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECreed**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



JEFFREY A. DELLER jah
United States Bankruptcy Judge

In re:
Jeremy J. Fecko
Julie N. Fecko
Debtors

Case No. 17-70625-JAD
Chapter 13

District/off: 0315-7
Date Rcvd: Feb 07, 2023

User: auto
Form ID: pdf900

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Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jeremy J. Fecko, Julie N. Fecko, 3908 Menoher Blvd, Johnstown, PA 15905-5108
cr	+ Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
sp	+ Cynthia Berger, Law Offices of Berger & Green, 800 Waterfront Drive, Pittsburgh, PA 15222-4755
14682105	+ Freedom Mortgage Corp, Attn: Bankruptcy, P.O. Box 489, Mt Laurel, NJ 08054-0489
14682110	+ Somerset Trust, 151 W. Main Street, Somerset, PA 15501-2068

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 08 2023 00:05:48	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: BankruptcyECFMail@mccalla.com	Feb 08 2023 00:00:00	Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 08 2023 00:00:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14682097	+ Email/Text: ally@ebn.phinsolutions.com	Feb 08 2023 00:00:00	Ally Financial, Attn: Bankruptcy, P.O. Box 380901, Bloomington, MN 55438-0901
14696947	Email/Text: ally@ebn.phinsolutions.com	Feb 08 2023 00:00:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14682098	^ MEBN	Feb 07 2023 23:53:25	Atg Credit LLC, 1700 W Cortland Street, Ste 2, Chicago, IL 60622-1131
14682099	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 08 2023 00:05:40	Capital One, Attn: Bankruptcy, P.O. Box 30253, Salt Lake City, UT 84130-0253
14682100	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 08 2023 00:05:41	Capital One, Attn: General Correspondence/Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14764174	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 08 2023 00:05:47	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14764175	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 08 2023 00:05:47	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
14682101	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 08 2023 00:00:00	Comenitycapital/boscov, Comenity Bank, P.O. Box 182125, Columbus, OH 43218-2125

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14718799	Email/Text: BKPT@cfna.com	Feb 08 2023 00:00:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14682102	+ Email/Text: BKPT@cfna.com	Feb 08 2023 00:00:00	Credit First National Association, Attn: BK Credit Operations, P.O. Box 81315, Cleveland, OH 44181-0315
14682103	+ Email/Text: bdssupport@creditmanagementcompany.com	Feb 08 2023 00:00:00	Credit Management, LP, Attn: Bankruptcy, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14716652	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 08 2023 00:00:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14691946	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Feb 08 2023 00:00:00	KeyBank N.A., 4910 Tiedeman Rd, Brooklyn Oh 44144-2338
14682106	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Feb 08 2023 00:00:00	Keybank NA, Key Bank; Attention: Recovery Payment, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14738364	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 08 2023 00:00:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14682108	^ MEBN	Feb 07 2023 23:52:46	MRS BPO, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
14682107	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 08 2023 00:00:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14699488	+ Email/Text: TSIBNCBOX4275@tsico.com	Feb 08 2023 00:00:00	National Collegiate Student Loan Trust 2004-1, Po Box 4275, Norcross, GA 30091-4275
14682109	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 08 2023 00:05:34	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14703435	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 08 2023 00:05:42	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14682558	+ Email/PDF: rmscedi@recoverycorp.com	Feb 08 2023 00:05:42	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14718621	+ Email/Text: ebnpeoples@grblaw.com	Feb 08 2023 00:00:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14768969	Email/Text: bnc-quantum@quantum3group.com	Feb 08 2023 00:00:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15478458	+ Email/Text: flyersprod.inbound@axisai.com	Feb 08 2023 00:00:00	Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14682111	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Feb 08 2023 00:00:00	US Dept Of Ed/Great Lakes Higher Ed., Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3121
14758408	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Feb 08 2023 00:00:00	United States Department of Education, Claims Filing Unit, Po Box 8973, Madison, WI 53708-8973
14682112	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 08 2023 00:05:41	Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
14692446	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 08 2023 00:05:41	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr		Rushmore Loan Management Services, LLC as servicer
cr		U.S. BANK NATIONAL ASSOCIATION
cr		U.S. Bank National Association, not in its individ
aty	*+	Somerset Trust Company, 151 W. Main Street, Somerset, PA 15501-2068
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14682104	*+	Credit Management, LP, Attn: Bankruptcy, 2121 Noblestown Rd., Pittsburgh, PA 15205-3956
14765862	##+	PNC Bank, N.A., Boston Portfolio Advisors as Authorized, Agent for PNC Bank, N.A., 600 Corporate Drive, Suite 502, Fort Lauderdale, FL 33334-3662

TOTAL: 4 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2023 at the address(es) listed below:

Name	Email Address
Brett A. Solomon	on behalf of Creditor Ally Financial brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmllawgroup.com
David J. Novak	on behalf of Attorney Somerset Trust Company davidnov162@hotmail.com rfn@jjbodies.com
Lauren Moyer	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMT Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Lauren Moyer	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMT Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbefc@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Richard G. Allen	on behalf of Debtor Jeremy J. Fecko ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Richard G. Allen	on behalf of Joint Debtor Julie N. Fecko ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Ronda J. Winnecour	cmeccf@chapter13trusteedpda.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

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Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 12